

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Wilma Stroh**  
Debtor(s)

Bankruptcy Case No.: 17-70050-JAD  
Issued Per June 21, 2018 Proceeding  
Chapter: 13  
Docket No.: 48 – 45, 46  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 15, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,747 as of July 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Beaver County Tax Claim Bureau at Claim No. 1, Claim No. 2, Claim No. 3, Claim No. 4 and Claim No. 5 at 9 percent .
- ☒ H. Additional Terms: The claim of Reliance Savings Bank shall be paid per plan at \$62 per month.  
The payments to Westlake Financial begin March 2018.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: June 25, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Wilma Stroh  
 Debtor

Case No. 17-70050-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jun 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2018.

db +Wilma Stroh, 127 Cashman Rd, Altoona, PA 16601-7653  
 cr +Blair County Tax Claim Bureau, 423 Allegheny St. Ste 143, Hollidaysburg, PA 16648-2047  
 14355121 +Actioncard, Pob 105555, Atlanta, GA 30348-5555  
 14355123 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)  
 14367029 +Blair County Tax Claim Bureau, 423 Allegheny Street, Hollidaysburg, PA 16648-2022  
 14367031 +Blair County Tax Claim Bureau, Blair County Courthouse, 423 Allegheny Street, Suite 143,  
 Hollidaysburg, PA 16648-2047  
 14355141 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713)  
 14355128 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14355130 +Crd Prt Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837  
 14355131 +Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940  
 14355136 +Fia Cs, Po Box 982238, El Paso, TX 79998-2238  
 14355137 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 14355140 +Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710  
 14367044 +M&T Bank, PO Box 619063, Dallas, TX 75261-9063  
 14355142 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissn Inf Lt, 2901 Kinwest Pkwy, Irving, TX 75063)  
 14389678 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14355145 +Reliance Sav Bk, 1119 12th St, Altoona, PA 16601-3419  
 14355146 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14355125 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 26 2018 02:18:00  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 14355124 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 26 2018 02:17:20 Capital One,  
 Po Box 30253, Salt Lake City, UT 84130-0253  
 14355129 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 26 2018 02:11:55 Comenity Bank/lnbryant,  
 Po Box 182789, Columbus, OH 43218-2789  
 14355132 +E-mail/PDF: creditonebknnotifications@resurgent.com Jun 26 2018 02:18:08 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 14355133 +E-mail/Text: mrdiscen@discover.com Jun 26 2018 02:11:32 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 14355134 +E-mail/Text: bknotice@ercbpo.com Jun 26 2018 02:12:51 Enhanced Recovery Co L,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 14355135 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 26 2018 02:11:55 Fashion Bug,  
 Po Box 84073, Columbus, GA 31908-4073  
 14632421 E-mail/PDF: resurgentbknnotifications@resurgent.com Jun 26 2018 02:16:59  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,  
 N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14676137 E-mail/Text: camanagement@mtb.com Jun 26 2018 02:11:51 M&T Bank, P.O. Box 1288,  
 Buffalo, NY 14240-1288  
 14387841 E-mail/PDF: cbp@onemainfinancial.com Jun 26 2018 02:17:50 OneMain, P.O. Box 3251,  
 Evansville, IN. 47731-3251  
 14355143 +E-mail/PDF: cbp@onemainfinancial.com Jun 26 2018 02:16:39 Onemain, Po Box 1010,  
 Evansville, IN 47706-1010  
 14647948 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 26 2018 02:16:48  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14367138 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 26 2018 02:18:02  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14367050 E-mail/Text: bankruptcy@remitcorp.com Jun 26 2018 02:12:44 Remit Corporation,  
 36 West Main Street, Bloomsburg, PA 17815  
 14355147 +E-mail/PDF: gecsed@recoverycorp.com Jun 26 2018 02:17:14 Synch/jcp, Po Box 965007,  
 Orlando, FL 32896-5007  
 14355148 +E-mail/Text: bankruptcydepartment@tsico.com Jun 26 2018 02:13:30 Transworld Sys Inc/51,  
 507 Prudential Rd, Horsham, PA 19044-2308  
 14639528 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 26 2018 02:18:18 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14355122\* +Actioncard, Pob 105555, Atlanta, GA 30348-5555  
 14367027\* +Actioncard, Pob 105555, Atlanta, GA 30348-5555  
 14367028\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)  
 14367030\* +Blair County Tax Claim Bureau, 423 Allegheny St, Hollidaysburg, PA 16648-2022  
 14355126\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)

District/off: 0315-7

User: jhel  
Form ID: 149

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Jun 25, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14355127\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238)

14367033\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238)

14367045\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713)

14367032\* +Capital One, Po Box 30253, Salt Lake City, UT 84130-0253

14367034\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

14367035\* +Comenity Bank/lnbryant, Po Box 182789, Columbus, OH 43218-2789

14367036\* +Crd Prt Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837

14367037\* +Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940

14367038\* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875

14367039\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

14367040\* +Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

14367041\* +Fashion Bug, Po Box 84073, Columbus, GA 31908-4073

14355138\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

14355139\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

14367042\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

14367043\* +Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710

14367046\* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissn Inf Lt, 2901 Kinwest Pkwy, Irving, TX 75063)

14355144\* +Onemain, Po Box 1010, Evansville, IN 47706-1010

14367047\* +Onemain, Po Box 1010, Evansville, IN 47706-1010

14367049\* +Reliance Sav Bk, 1119 12th St, Altoona, PA 16601-3419

14367051\* +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244

14367052\* +Synch/jcp, Po Box 965007, Orlando, FL 32896-5007

14355149\* +Transworld Sys Inc/51, 507 Prudential Rd, Horsham, PA 19044-2308

14367053\* +Transworld Sys Inc/51, 507 Prudential Rd, Horsham, PA 19044-2308

14367048 ##+Raymond W. Kessler, Esquire, 36 West Main Street, Bloomsburg, PA 17815-1703

TOTALS: 1, \* 30, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 25, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Jeffrey A. Muriceak on behalf of Creditor Blair County Tax Claim Bureau  
jmuriceak@eveyblack.com, choover@eveyblack.com  
Lawrence W. Willis on behalf of Debtor Wilma Stroh ecf@westernpabankruptcy.com,  
urfreshstr@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5